

# FIRST FINANCIAL BANK NAMED NUMBER THREE BANK IN THE NATION BY FORBES

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ABILENE, Texas, April 7, 2025 /PRNewswire/ -- First Financial Bank has been recognized as the number three bank in Forbes' **America's Best Banks 2025** listing. This accolade highlights the Bank's consistent financial performance which is driven by a commitment to exceptional customer service and delivering innovative banking solutions.

"We are incredibly proud to be rated number three in Forbes' America's Best Banks for 2025," said David Bailey, President of First Financial Bankshares. "This achievement is a testament to the hard work and commitment of our team as well as our unwavering dedication to our 21 Non-Negotiables that prioritize exceptional customer service. Together, we strive to create an outstanding banking experience for our customers and deliver strong results for our shareholders."

For this ranking, Forbes considered the 200 largest publicly traded banks and thrifts in the country and used 11 different metrics measuring growth, credit quality, and profitability for the 12 months ending September 30, 2024, as well as stock performance in the 12 months through January 10, 2025. The 10 equally-weighted financial metrics are net interest margin; return on average tangible common equity; return on average assets; CET1 ratio; efficiency ratio; nonperforming assets as a percentage of total assets; reserves as a percentage of total assets; risk-based capital ratio; operating revenue growth; and net charge-offs as a percentage of total loans.

For more information regarding the 2025 Forbes America's Best Banks list, visit <https://www.forbes.com/lists/americas-best-banks>.

About First Financial Bank

First Financial Bank is a wholly owned subsidiary of First Financial Bankshares, Inc. (NASDAQ: FFIN). Headquartered in Abilene, Texas, First Financial Bankshares is a financial holding company that through its subsidiary, First Financial Bank, operates multiple banking regions with 79 locations in Texas, including Abilene, Acton, Albany, Aledo, Alvarado, Beaumont, Boyd, Bridgeport, Brock, Bryan, Burleson, College Station, Cisco, Cleburne, Clyde, Conroe, Cut and Shoot, Decatur, Eastland, El Campo, Fort Worth, Franklin, Fulshear, Glen Rose, Granbury, Grapevine, Hereford, Huntsville, Keller, Kingwood, Magnolia, Mauriceville, Merkel, Midlothian, Mineral Wells, Montgomery, Moran, New Waverly, Newton, Odessa, Orange, Palacios, Port Arthur, Ranger, Rising Star, Roby, San Angelo, Southlake, Stephenville, Sweetwater, Tomball, Trent, Trophy Club, Vidor, Waxahachie, Weatherford, Willis, and Willow Park. The Company also operates First Financial Trust & Asset Management Company, with nine locations, and First Technology Services, Inc., a technology operating company.

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